



Bitcoin ATM owner on cryptocurrencies and advice for investors. Page 2.



Salmaan Moolla poses in front of the University of Regina Business School sign, which has the ENACTUS Club and where he currently attends classes. Photo by Heidi Atter.



30-year-old court room sketches on display at the MacKenzie Art Gallery. Page 5.



A modern practice in agriculture increases sustainability and reduces environmental harms. Page 7.

University Student Gives His Two Cents

By Heidi Atter

A University of Regina student is hoping a financial literacy initiative he started will be introduced into Saskatchewan high schools within the next five years.

Salmaan Moolla and Gulariz Taria started the Financial Foundations initiative through the ENACTUS Club at the University of Regina Business School. The initiative includes a Grade 12 high school class meant to prepare students for post-graduation finances and help them manage future debt.

This class is part of a larger initiative that includes teaching financial basics to high school students, university students and new Canadians.

"It started off as just a little thing; we were going to go into classes and talk to students about having good finances." From there, they built the class.

Statistics Canada shows a personal finance class could be helpful. A 2012 Statistics Canada publication on household debt says that higher income and higher education are associated with an increased probability of holding a high level of debt. So even if a person is highly educated, without the right classes, they can have difficulties managing debt.

Moolla said the inspiration for the initiative was from his experience of taking one of the first personal finance classes at Campbell Collegiate. His

passion for financial literacy continued in university.

"Things that we use every single day aren't taught about in our high schools. We're taught everything from trigonometry to annotating poems, but we're not taught one of the most fundamental things that we need to live everyday," Moolla said.

Moolla and Taria looked at Business 291: Personal Finance at the university as a base to adapt into a high school level class. It teaches the basics of personal finances. Then, they ran into difficulties as neither had developed a curriculum before.

Multiple university professors, teachers and students helped with the development of the curriculum and initiative in general.

Jae Won Hur is a university student who took Business 291 and helped design the initiative for non-university students. "My experience in that class was great. I got to learn about saving, budgeting and investing personally. I'm not a finance major so it gave me a good synopsis for my financial situation."

Hur thinks the class should be taught in high schools because "the general population needs to be more aware of basic financial literacy."

This class could be an elective for Grade 12 students. Moolla said as some have spares in their

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- Salmaan Moolla

final year, it could fit into a student's schedule.

In November 2017, School Board Trustee Adam Hicks proposed the class to all 28 provincial school boards at their annual meeting. The Business School made a video proposal and the school boards voted 92 per cent in favour of adding the curriculum in all Saskatchewan high schools.

Hicks got involved because he believes financial literacy needs to be taught in high schools. "Growing up, [financial literacy] is something that I missed out on and I feel like it's a skill that needs to be taught to young people," Hicks said.

The next step for the initiative is to be approved in the Saskatchewan Legislature for provincial funding. This cannot happen until a new Premier is elected and the legislature is in session.

Moolla said he hopes the government will approve funding and implement it soon. He said as more students graduate without the class, they go into the world without these vital skills. "As we keep going on, we keep losing years. It's always 'Okay, we'll get to it next year.'"

In the meantime, Moolla is asking people to help get the initiative going. "It all starts with the parents and students going up to their teachers, going up to their principals, going up to their school board trustees and pushing for this, because if we don't push for it, it won't come to fruition. As much as we propose it and plan and do projects, until we get that real movement from people it's not going to go anywhere."

BTM Owner Betting on Cryptocurrencies



Dale Mychasiw, owner of Quick Bit Vending Systems Inc., explains how his Bitcoin ATM works. The machine is located in Westar in the Kramer Shopping Centre. Photo by Lynn Giesbrecht.

By Lynn Giesbrecht

The owner of Regina's only Bitcoin ATM, also known as a BTM, says interest in cryptocurrencies is rising in the city. Dale Mychasiw owns Quick Bit Vending Systems Inc. and says his machine does eight to 10 transactions a day.

There are several factors that draw people to cryptocurrencies, said Mychasiw, but one of the main ones is it makes moving money around the world easier. "It was designed to be a digital cash system where we can send money from person to person digitally rather than a physical note from person to person," he said.

"That payment network basically takes all the middlemen out of the equation to move money around the world."

Mychasiw said cryptocurrencies are decentralized, meaning not controlled by governments or banks, which also makes it attractive to some people. People can move money without getting permission or having to give up personal information.

"Say you wanted to send \$20,000 to somebody in Europe. You'd have to go to Western Union, you'd have to go to the bank, you'd have to give all your personal information, pay the fees for all the middlemen to move your money. So with Bitcoin," said Mychasiw, "it takes all that out. You don't have to ask permission to send money from one person to another."

There is debate over the exact definition of a

cryptocurrency. Jason Childs, an associate professor of economics at the U of R, said that a cryptocurrency is "a completely created currency that arrives out of a blockchain record-keeping system." A blockchain is a public record that keeps track of all transactions, which can be accessed by anyone.

"They've got a blockchain, which is this record-keeping system that needs to be updated on a very regular basis," Childs said. "Basically, every time there's a transaction, somebody has to sit down and solve a cryptographic problem in order to update the blockchain."

Childs is skeptical about the value of cryp-

"A lot of people consider it gambling when you're investing into cryptocurrencies, and it is."

- Dale Mychasiw

tocurrency. "There is no fundamental value to these assets," he said. "There is nothing backing this thing. It is only worth what you can sucker somebody else into giving you for it."

However, Childs does believe the blockchain technology that powers cryptocurrencies has potential to change the financial landscape. "I think all the back-end systems in banking, and international banking particularly, will start to look like blockchain. You'll start to see that. The real power of the whole cryptocur-

rency thing is in the blockchain, not in the currency."

Childs said this is valuable for any industry where it's important "to keep track of who owns what when."

Mychasiw has invested personally in cryptocurrencies, including Bitcoin, Litecoin, and Ripple, and offers advice to anyone looking to invest or who is already invested. "It is very important to educate yourself on wallets, exchanges, the blockchain, fees, don't get caught up into the hype."

"A lot of people consider it gambling when you're investing into cryptocurrencies, and it is," said Mychasiw, "so just invest as much as you're prepared to lose, and if you do your research properly and take it slow, you can really do very, very well financially."

Some people, however, are less optimistic about investing in cryptocurrencies. Childs warned that cryptocurrencies, particularly Bitcoin, "have real hallmarks of a bubble." He said this is why the price is so volatile.

Childs recommended having an exit strategy. "Know what your exit conditions are before you purchase and put an exit strategy in place before you buy. Know how you're going to get out, because when this thing goes south I think it's going to go south fast."

"General rule: know what you're buying and why you're buying it."

Project Teaches Residential School History



For the third year, Project of Heart at the University of Regina commemorates the Regina Indian Industrial School. Pictured is the abandoned cemetery for the former residential school, located at 701 Pinkie Rd. Photo by Alexa Lawlor.

By Alexa Lawlor

A local First Nations woman is bringing residential school history to students at the University of Regina this month.

The classes are part of the national program Project of Heart, which raises awareness about what happened in residential schools in Canada.

The project is facilitated by Jenna Tickell, a former graduate student at the University of Regina. Tickell discovered the project when she was working on her undergraduate degree, and ended up including it as part of her honours paper about teaching Indigenous issues in schools. “Project of Heart has changed my life; meeting Sylvia Smith has changed my life,” said Tickell.

Sylvia Smith is the founder of the project. She had the idea when she was teaching a fifth-grade class and discovered there were only 63 words that referenced Indigenous history in the textbook. Today, the project is facilitated in schools across Canada.

On the Project of Heart website, it states the program looks to “expand the opportunities available for the wisdom of Aboriginal Elders to be heard,” “change attitudes and behaviors” and “inspire the building of relationships between Aboriginal and non-Aboriginal people in Canada based on mutual understanding, respect and collective action to create a different future.”

The first aspect of Project of Heart is for students to learn about the history.

“Once people learn about the atrocities, then they’ll understand and they’ll care,” said Tickell. “Hopefully once they care, they want to do something about it to correct the wrongs that have been done.”

“It’s also to make sure our colonial history doesn’t repeat itself,” said Tickell.

The second part of the program is to learn specifically about a former residential school in the area. Project of Heart classes held at Luther College commemorate the Regina Indian Industrial School.

“Usually Indigenous people do things in fours, so that’s why we decided to do [one school] for four years,” said Tickell.

This year, two publications from the Regina Indian Industrial School Commemoration Association will be used within the classes: one book, *The Regina Indian Industrial School (1891-1910): Historical Overview and Chronological Narrative*, by Douglas Stewart; and one film, *RIIS from Amnesia*, by Janine Windolph and Trudy Stewart.

The third part involves learning about specific children who went to the school. “Each participant commemorates one child, and so even with the four classes, we’re not going to be commemorating all the children that went to that school or were affected by that school’s history,” said Tickell. “It’s an attempt to commemorate as many children as possible.”

Participants will learn about the intergenerational effects and societal issues today that impact Indigenous people. “It’s linking [our colonial history] to our present-day problem,” said Tickell.

The project also includes the decoration of wood tiles as a commemoration ceremony for the many children that died within residential schools. “They’re commemoration pieces to give each individual child some sort of closure so their spirits can move on,” said Tickell.

Classes will be held in Luther College every Tuesday from 7-8:30 p.m. between Jan. 23 and Mar. 13. Everyone is welcome to attend. Email Jenna Tickell at tickellj@uregina.ca to register.

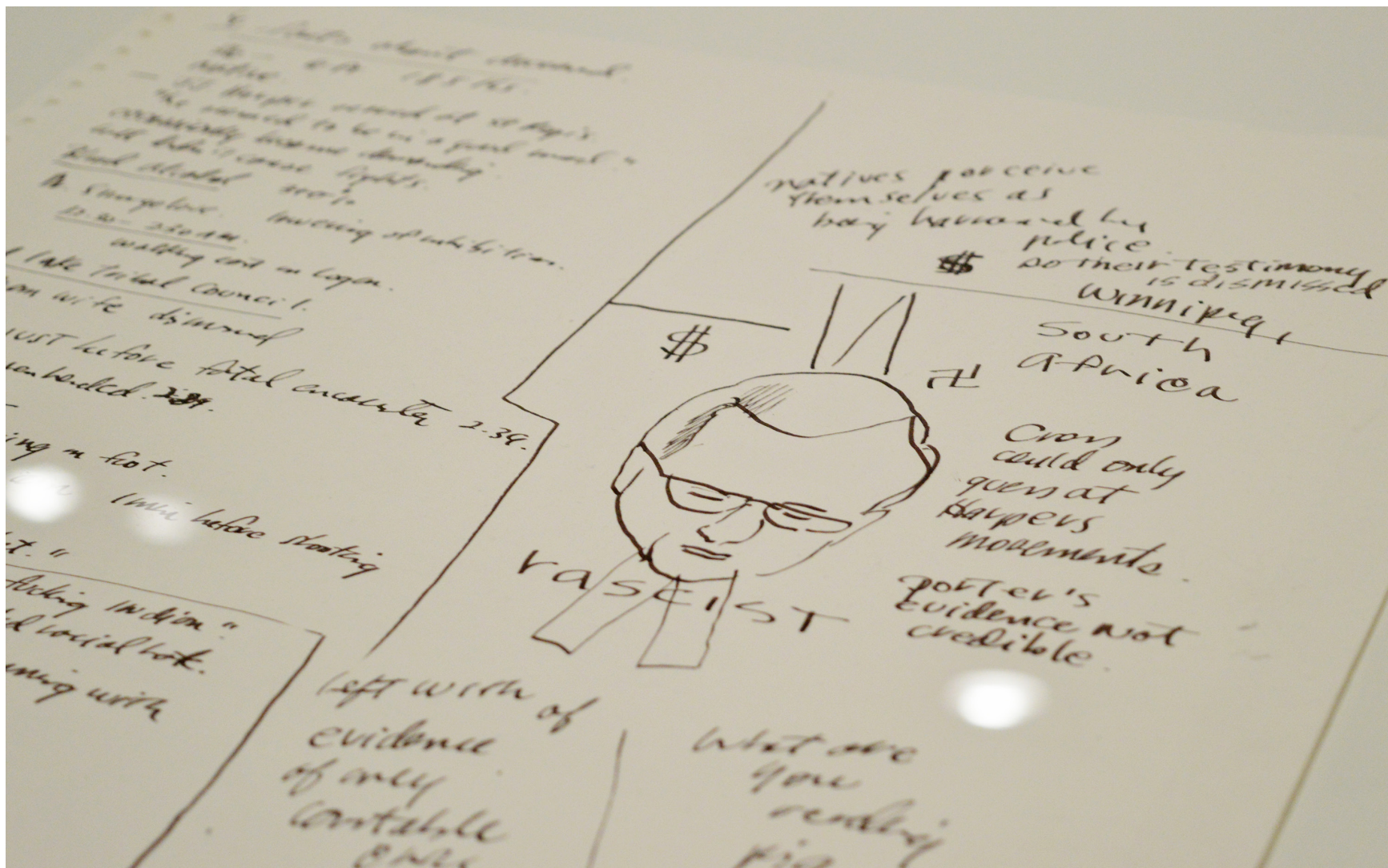


Flowers and stuffed toys line the fence at the Regina Indian Industrial School cemetery. Photo by Alexa Lawlor.

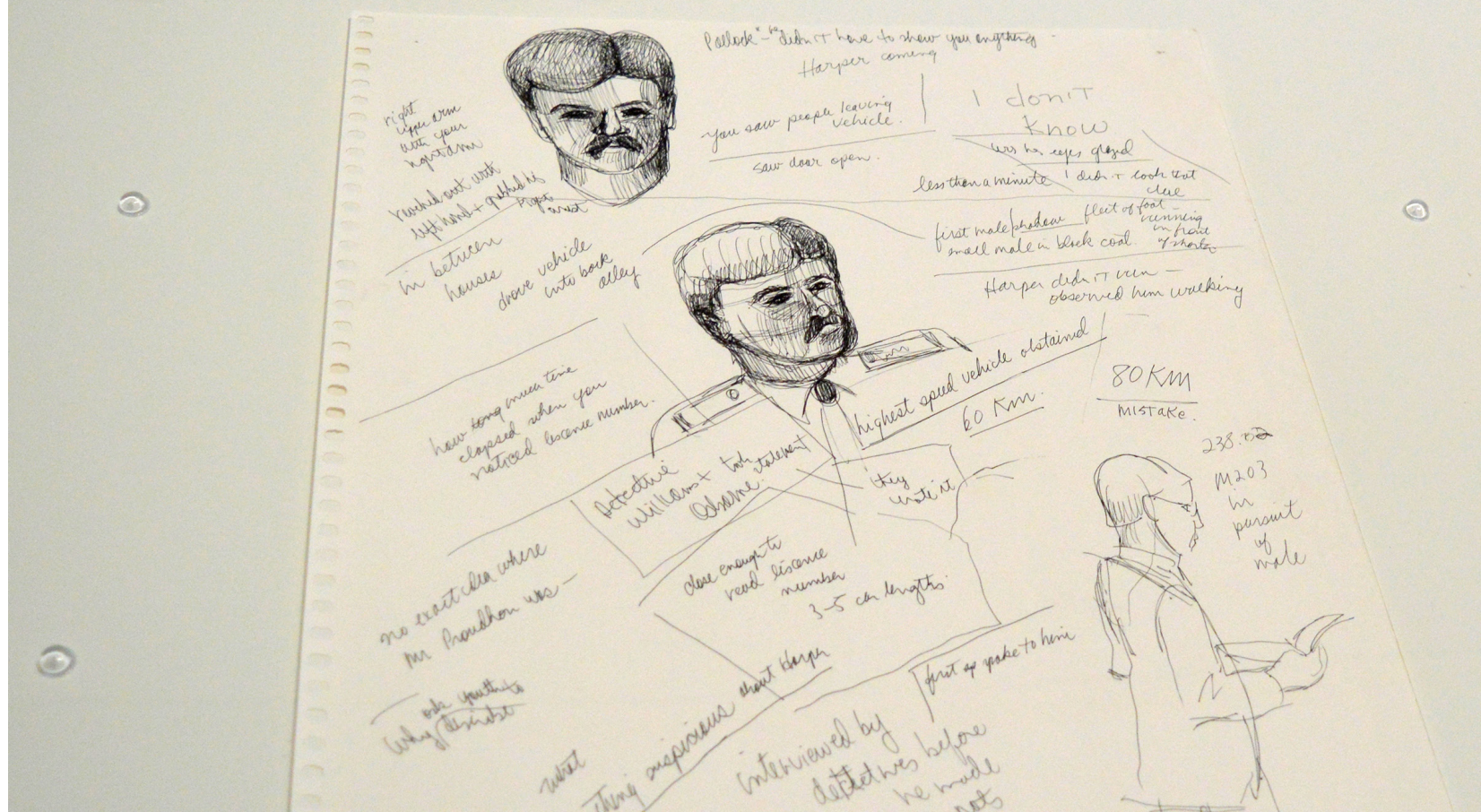
A sketch of a man in a suit and tie, with a signature and date 'Baker 14900' next to it. The man is wearing a dark suit jacket, a white shirt, and a striped tie. The sketch is done in black ink. The signature and date are written in black ink to the right of the man's head.

Harper's murder along with oth-

Long continued to say that the installation is also “a really important statement about reconciliation about how we can create productive dialogues between Indigenous and non-Indigenous communities.” Long says that the installation will help to provide a “broader background” of social context leading into the gallery’s *Transformative Landscapes: Contemplating Space, Time, and Connection* programming series that is going to be



"I hope that people coming to the gallery would have a chance to reflect on those issues to get a sense of just how deep an impact things like the Harper inquest have had on our understanding of these issues" - Timothy Long



unveiled in May. The series focuses on exploring the themes of reconciliation, intercultural relations and national commemoration through public art created on Treaty 4 territory.

Long says that before it went on display the gallery was “looking for an occasion to show the work because it is a major addition to our collection.” And leading up to the *Transformative Landscapes* series seemed like the perfect opportunity to showcase their newest acquisition.

"We thought that this particular installation, which comes to terms with the themes of public art, reconciliation and intercultural relations was really important to address as we were thinking about the possibility of doing a major pub-

lic art work for Treaty 4 territory.”

In the midst of the reconciliation discussion, Long has a goal in mind for the installation at the gallery.

"I hope that people coming to the gallery would have a chance to reflect on those issues to get a sense of just how deep an impact things like the Harper inquest have had on our understanding of these issues, especially around how our Indigenous people are treated by the legal system and often mistreated, and that they would take away from that greater sympathy and insight."

Notes from the Inquest runs until Feb 4, 2018.



Notes from the Inquest on display at The MacKenzie Art Gallery. The installation features a long table displaying artist Jeff Funnell's 90 court room sketches. The sketches feature Funnell's drawings, notes and commentary from the inquest. Photos by Brendan Ellis.



Fort Qu'Appelle's Food Security Issues Being Addressed With Community Garden



Fort Qu'Appelle Community Outreach board member Ellen Gillies is working to bring a community garden back to Fort Qu'Appelle. Photo by Harrison Brooks.

By Harrison Brooks

Olivia Obey is excited to start growing her own food this spring in Fort Qu'Appelle's new community garden. "For one thing it could feed a lot of people that need special foods that they can't get because they can't afford it," said Obey. "So it means eating I guess and being nourished with what you need and what you can't get."

The Fort Qu'Appelle Community Outreach Management Centre wants to tackle the town's food security issue with their new plan to build a community garden. The garden will be targeted towards low income families who aren't normally able to afford fresh produce from the store.

The garden will be named O wa ju Waste which means "The Good Garden" in Dakota. It will have all the plants labelled with the traditional languages from the area including Dakota, Cree and Saulteaux, as well as English. The Centre received a grant from the Saskatche-

"By growing our own food, one would learn to respect mother earth."

-Rosella Goodwill-Archdale

wan Synod Aboriginal Fund. The group is also teaming up with people and organizations in the community to launch the garden. Local churches will help by teaching basic gardening skills through a gardening club and the Qu'Appelle Valley Friendship Centre will be doing some of the upkeep for the garden.

Rosella Goodwill-Archdale will also be helping out by teaching people traditional First Nations

gardening methods that she learned as a child. "By growing your own food, one would learn to respect mother earth," said Goodwill-Archdale. "I'm willing to teach the way

my mother taught me and the feeling of accomplishment at the end of the summer is going to be really great."

The Outreach has many initiatives and events to address the food security issues in Fort Qu'Appelle such as a Christmas hamper program and an emergency food service. O wa ju Waste is the next step towards their goal of the town becoming food secure,

according to Community Outreach board member Ellen Gillies. "We're working very hard on it, but when we talk to the Regina Food Bank we find that there are still people accessing the food bank all the way from Fort Qu'Appelle and when we talk to the teachers at the elementary school we find that the children are still coming to the school hungry, so I think there is a lot more that we need to be doing," said Gillies.

Organizers will select eight families from the outreach who are interested in gardening and teach them the basic skills it takes to start and maintain a garden. The hope is by the third year they will be able to take the skills they have learned and start their own gardens at home opening up plots for new families to take part.

As an experienced gardener, Obey is thinking of ways to improve the program for the people who don't have as much gardening experience as she does, like classes to teach participants to preserve vegetables. "I am thinking of bringing it to Ellen, if she wanted to run a class on how to can foods, for people who want to make their food last longer," said Obey.

Participating families will keep as much of their produce as they can use, the rest will be distributed by the Community Outreach to other families in need.

O wa ju Waste is going to be 40 feet by 50 feet in size and will be located at the northeast end of Fort Qu'Appelle next to the Friendship Centre.

Success with Nutrient Management



Nutrient Management is a modern approach to agriculture that ensures farmers apply the correct amount of fertilizer to a specific crop. “Nutrients” include manure, commercial fertilizers, wash water, biosolids and sludge. Photo by Jayda Noyes.

By Jayda Noyes

A Saskatchewan farmer and food advocate is encouraging farmers to use nutrient management to increase productivity and reduce environmental impact.

Clinton Monchuk farms near Lanigan and is also the Executive Director of Farm and Food Care Saskatchewan. He said nutrient management starts with knowing which nutrients and how much of those nutrients a specific crop needs to grow by testing the soil, and then fertilizing accordingly.

“Think of it this way,” Monchuk said. “If the doctor said I need to manage my weight, but I didn’t know how much I weighed...that would be of no benefit. But when I actually measure what my weight is and what my goal is, then I can more actively get to that goal.”

Although soil testing and updating technology for nutrient management is costly, Monchuk said it’s 100 per cent worth it as a business decision.

Nutrient management also keeps the soil on the ground so wind and water erosion are reduced significantly. In addition, farmers are using the right amount of fertilizer. Without nutrient management, farmers are more likely to use excess fertilizer, which can run off into water bodies and leach into groundwater.

Monchuk said 20 to 30 years ago, agricultural practices made the soil more susceptible to erosion. An example is tilling, when the soil is turned over so the

sun kills the weeds. As agricultural technology adopted more modern practices like nutrient management, they have become more environmentally conscious.

Agronomy Manager at Prairie Plains Agro, Troy McInnis, said there are not only environmental and economical benefits to nutrient management, but also social benefits.

Socially, working with agronomists for nutrient management allows farmers to make practical changes so their family or corporate farms succeed.

“Think of it this way. If the doctor said I need to manage my weight, but I didn’t know how much I weighed...that would be of no benefit. But when I actually measure what my weight is and what my goal is, then I can more actively get to that goal.” -Clinton Monchuk

Even though agronomists such as McInnis encourage nutrient management, farmers don’t get paid any more for doing their jobs correctly. “There’s no reward or penalty,” McInnis said.

Fertilizer Canada represents manufacturers and retailers of fertilizers. Fertilizer Canada offers the 4R Nutrient Stewardship Program to train agronomists and retailers online to handle their businesses in a sustainable manner. McInnis said the program encourages “right rate, right timing, right placement, and right source.” The government of Saskatchewan also supports this program.

He doesn’t think nutrient management needs

to be regulated in Saskatchewan as long as farmers are using the resources made available to them. “If we do things the right way, we can manage it.”

McInnis said farmers would be more likely to adopt these practices if they can educate themselves by their own will, and the province has less intensive farming compared to others.

Moving forward, McInnis said the agriculture industry must continue to promote and use programs such as the 4R Nutrient Stewardship Program.

In his opinion, most farmers do their jobs well in terms of using fertilizer responsibly.

Monchuk said those who worry farmers are not concerned about the land don’t realize how much time, effort, and money goes into practicing

like nutrient management.

“We’re trying to make sure more and more consumers understand what we’re doing because there’s a disconnect [between farmers and consumers],” Monchuk said. “In a lot of instances, consumers don’t understand the decisions that we’re making. You’re trying to figure out the environmental benefits and impacts, you’re trying to figure out the economic impacts and benefits and you’re trying to figure out what you can do based on your own capacities whether it’s personally with your family, or the business you’re running, or the technology that you have. There are so many different factors that come in to play.”

How To Survive Reading Week



U of R counsellor Ian MacAusland-Berg, poses at the U of R student Counselling center, suggests maintaining a balanced schedule during reading week to avoid anxiety. Photo by Alec Konkel.

By Alec Konkel

A Regina professor and counsellor is giving out advice on how students can avoid stress when heading into the reading week.

The purpose of reading week was to allow students to have some time off partway through the winter semester and to catch up on their course-work. In some parts of the U.S. and Canada, the holiday is often used as a time to cut loose and party.

Some professors try their best to make sure students do not have to worry about deadlines during the reading week. One professor, Ian MacAusland-Berg, plans his midterms before reading week. “The reason I do it is that I don’t want to leave my students with an increased workload for reading week. I’d like them to be able to say OK [in] my class you don’t have to really worry about [new subject matter] other than the regular course material that we will be covering the following week,” he said.

MacAusland-Berg, is also a psychologist and counsellor at the U of R, and says there are things students can do to help combat stress around reading week. “One thing I would suggest to students is you want to keep routine relatively the same.” This would include simple things like regular sleep

“One thing I would suggest to students is you want to keep routine relatively the same.”

-Ian MacAusland-Berg

times and healthy meals and exercising regularly. “Use reading week in part for relaxation and fun, but the other part is don’t lose sight of your studies.” MacAusland-Berg also says students who have procrastinated with their school work are the ones who suffer.

For some, like third-year environmental studies student Ann King, reading week can be very

stressful. “I think it’s supposed to be a time to sort of relax, and I think that it’s honestly just a week of deadlines and things hanging over your head, and just a lot more homework,” says King.

King feels that U of R professors don’t really care about student workloads. “I think the profs pretend that they’re the only people assigning homework over reading week. I think there’s always a lot of deadlines for the last day of reading week or the day after.”

King suggests that students who find themselves overworked should reach out to their friends. “I would reach out to another classmate and say that I am overwhelmed and then figure out how to tackle it.” She also says that going for counselling can be extremely helpful. “I really like it,” she says, “I’ve got a good number of friends who’ve gone through it and say that, yeah it is really great.” King has four friends who have also benefited from counselling.

Reading week at the U of R begins on Feb. 19, 2018.

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